

Leading the way

in Asia, Africa and the Middle East



Sustainability

Our social purpose

Our highlights in 2012

- \$21.1 billion of financing provided to small and medium-sized enterprises, an increase of 9.8 per cent
- 6.4 million people estimated to have been impacted by our lending to microfinance institutions since 2005
- \$3 billion growth in our global agribusiness portfolio
- \$17 billion of Islamic financing arranged for our clients
- \$9.4 billion provided and supported to the renewable energy and clean technology sector since 2007
- 84,548 staff completed financial crime risk training
- 9 per cent reduction in customer complaints in Consumer Banking
- 5 per cent reduction in paper consumption per full time employee
- 22,000 suppliers provided with guidelines on our environmental and social standards through our Supplier Charter
- Exceeded 86,300 days volunteered by our staff, an increase of 31 per cent
- Raised \$8 million for Seeing is Believing, reaching a cumulative total of more than \$55 million raised since 2003
- Over 47,000 girls empowered through Goal since 2006

Our priorities in 2013

- Roll out our revised Code of Conduct
- Strengthen our financial crime intelligence capabilities and training resources
- Roll out and adopt our updated position statements
- Continue to improve our value proposition for our SME customers, offering additional products and services
- Improve access to finance by expanding our Islamic Banking products to Africa
- Develop our future leaders by providing additional learning opportunities
- Promote our target to reduce paper usage to 10kg per full-time employee by 2020
- Increase our employee volunteering to 90,000 days
- Introduce the Seeing is Believing innovation fund, supporting the development of new solutions to tackle avoidable blindness
- Revise and align our financial education curriculum globally

Sustainability and our business

Banks have an essential role in a prosperous and healthy society. We believe that by running our operations well, standing by our clients and customers and investing in the communities where we operate, we can be a powerful force for good.

Our approach focuses on getting the basics of banking right, making sure that we are financially stable with strong governance and good sources of capital and liquidity, so that we can create value for our shareholders and society over the long run.

Over the past decade, we have continuously delivered for our clients and customers, shareholders and communities. From 2002 to 2012, we increased lending from \$57 billion to \$289 billion, increased our corporate tax contribution almost five-fold and tripled our staff to over 89,000.

We have three key sustainability priorities: contributing to sustainable economic growth, being a responsible company and investing in communities.

Contributing to sustainable economic growth

By providing finance efficiently and responsibly, we contribute to sustainable economic growth and job creation. We are committed to supporting our clients and customers – helping businesses to set up, expand and trade across borders, helping people to buy homes and grow their wealth for the future. Widening access to finance is a core part of our sustainability strategy, as is our commitment to providing finance that supports sustainable development in our communities.

Sustainable finance

Our main impact on people and the environment is through the business activities we finance. We work closely with our clients and customers to manage potential environmental and social risks associated with our financing decisions and to identify opportunities to finance clean technologies.

Our position statements underpin our approach to environmental and social (E&S) risk management. In 2012, we continued to review our position statements, aligning with the most recent international standards, including the International Finance Corporation (IFC) Performance Standards. In addition, we extended the application of the position statements to small and medium-sized enterprises (SMEs) with the introduction of our SME Sustainable Finance Framework, which ensures that all discretionary SME lending across our markets is subject to rigorous E&S due diligence.



- 1 A Standard Chartered volunteer teaches financial literacy to a child in Singapore
- 2 Standard Chartered supports businesses, economies and communities by financing global trade

We are committed to promoting the development of renewable energy and clean technology. In 2012, we provided and supported financing of \$984 million across the sector including wind, solar, geothermal and biofuels. Since 2007, we have provided and supported more than \$9.4 billion, meeting our Clinton Global Initiative (CGI) pledge to provide \$8 billion to \$10 billion for the sector by 2012.

Access to finance

We use our balance sheet to stand by our clients and customers through good times and bad. The lending we provide to people and businesses helps to support job creation and economic development across our markets. Enabling international trade to flourish is a key sustainable business priority for Standard Chartered. We are also committed to extending access to finance for individuals and small businesses that have traditionally been underserved by financial institutions.

As one of the world's leading trade banks, we have continuously supported trade over the past decade, staying open for business throughout the financial crisis. We are present in some of the world's fastest-growing markets, and ideally placed to support new trade corridors as they emerge. In 2012, we maintained our position as the second-largest trade finance bank globally.

SMEs are key drivers of job creation and growth across our markets. In 2012, we increased lending to SMEs by 9.8 per cent to \$21.1 billion, hired 7 per cent more relationship managers to support our customers and continued to expand our product offering and service guarantees.

We remain committed to microfinance as a means of lifting people out of poverty. Since 2005, we have provided more than \$970 million to Microfinance Institutions (MFIs) across our footprint, with lending of \$120 million to 19 MFIs in 2012. Through this financing, our MFI partners have reached approximately 6.4 million individuals.

With appropriate access to finance, the agricultural sector in emerging economies can make a significant contribution to global food security and local economic development. In 2012, we grew our agribusiness portfolio by \$3 billion, supporting the sector's development across our footprint.

We continue to deepen our product offering for clients and customers seeking financing consistent with Islamic principles. Through our dedicated Islamic Banking brand, Standard Chartered Saadiq, we have arranged in excess of \$73 billion in Islamic financing since 2004. In 2012, we provided financing of \$17 billion, expanded Islamic financing solutions for SMEs and launched a comprehensive suite of Islamic financial products for our Private Bank clients.

Being a responsible company

We want to deliver long-term value for our shareholders and society. This means having the right culture, structures and processes in place to ensure that we practise strong governance, serve our clients and customers well and provide a great workplace for our people. Doing what we can to combat financial crime and protect the environment is also crucial to this commitment.

Governance

Good governance contributes to the long-term success of a company, creating trust and engagement between the company and its stakeholders. The right culture, behaviour and values need to be adopted by the Board and actively lived and promoted by the Group Chief Executive and all levels of management. However, it cannot end there. It needs to permeate the organisation at every level. We continue to embed E&S governance within our business.

Financial crime

We continually work to prevent our products and services from being used for criminal financing activity. In 2012, we completed a Group-wide financial crime risk transformation programme launched in 2011. We introduced regional hubs to enhance regional and country monitoring, revised customer due diligence requirements in Wholesale Banking and Consumer Banking and strengthened oversight by changing the Group Financial Crime Risk Committee's reporting line from the Group Operational Risk Committee to the Group Risk Committee, a more senior forum.

Sustainability continued

Our social and economic impact in Bangladesh



In 2012, we commissioned our third independent study to measure our socio-economic impact – this time in Bangladesh. Bangladesh has grown rapidly in the last decade and as the oldest foreign bank in the country, we have been operating there for more than 100 years.

The study illustrates that the banking sector plays a key role in the development and growth of national economies. For example, through direct, indirect and induced impact, for every one job at Standard Chartered Bangladesh, 545 jobs are supported in the local economy.

The study, conducted by Professor Ethan Kapstein of Georgetown University, also shows that through direct, indirect and induced impact, we support 1.5 per cent of Bangladesh's GDP and are one of the country's most important tax payers. We contribute to 13.2 per cent of total Bangladesh international trade through trade finance, loans in US dollars and mobilising offshore finance for our clients.

There will always be things that we can do better. This study has helped us to understand how we can further enhance our social and economic contribution in Bangladesh. For example, the report reveals that our largest single value added impact comes from our lending to SMEs. Today, nearly 80 per cent of all industrial entities in Bangladesh are SMEs. They are also responsible for one-quarter of the nation's workers. With this in mind, one of our priorities in Bangladesh will be to further increase our engagement in this sector.

Our other independent studies conducted in 2010 look at our social and economic impact in Ghana and Indonesia.

Responsible selling and marketing

Responsible selling and marketing is integral to how we do business. In Consumer Banking, our Customer Charter outlines our commitment to treat customers fairly at all times. In 2012, we continued to embed training on responsible selling to staff across Consumer Banking and conducted compliance reviews of our investment product approvals, marketing materials and complaints handling. Our rate of customer complaints decreased by 9 per cent from 2011 to 2012.

In Wholesale Banking, treating customers fairly is a requirement of our Code of Conduct and our Financial Markets Dealers Code of Conduct. In 2012, we regularly assessed our policies, procedures and controls against applicable regulatory guidelines and industry best practice.

People and values

Our distinctive culture and values guide the way we do business, allowing us to deliver on our Here for good brand promise. We encourage a collaborative leadership culture that values diversity and promotes inclusion. We focus on providing our people with learning and development opportunities so that they can grow personally and professionally. In 2012, 92 per cent of our staff received training including online and face-to-face training.

Environment

We consider the environmental challenges across the countries where we operate and proactively manage the direct impact of our operations. In 2012, we improved the energy efficiency of our offices and branches by 7 per cent and decreased our paper consumption by 5 per cent per full time employee (FTE). We continue to stretch our commitments, and set a new target to reduce paper consumption to 10 kg per FTE by 2020.

Suppliers

Through our sourcing and procurement policies, we aim to support local business in our markets. In 2012, we introduced the Standard Chartered Supplier Charter, which sets out the environmental and social standards we expect of our 26,000 suppliers. We shared the Charter with almost 90 per cent of our suppliers in 2012, reinforcing the consistent standards and values we expect across all of our markets.



- 1 Employees at Soul Mate, a hair care manufacturer in Lagos and an SME client of Standard Chartered
- 2 Standard Chartered partnered with Liverpool Football Club to create The Perfect Match, raising funds to tackle avoidable blindness through Seeing is Believing

Investing in communities

Our sustainability as a business is closely intertwined with the health and prosperity of the communities where we operate. Through employee volunteering and community programmes, we work with partners to deliver initiatives that promote positive social and economic outcomes for people in our markets.

Employee volunteering

We actively encourage our staff to volunteer their time and core skills to benefit their local communities. Each employee is entitled to three days of paid volunteering leave per year. In 2012, we set a record with employee volunteering reaching 86,300 days, an increase of 31 per cent from 2011 and exceeding our target of 70,000 days.

Community programmes

Seeing is Believing is our global campaign to tackle avoidable blindness. From 2003 to 2012, we impacted over 31 million people. In 2012, we reached a new fundraising milestone, at over \$55 million, passing the half-way mark towards our goal of raising \$100 million by 2020. We also launched six new comprehensive eye-care projects across eight countries.

HIV and AIDS remain a serious challenge in many of the markets where we operate, impacting our staff, their families and the broader community. In 2012, we furthered our commitment to support awareness of HIV and AIDS through our workplace education programme, Living with HIV. We revised our comprehensive training toolkit to provide up-to-date information and resources to our employee and community partners.

In many countries across our footprint, opportunities for young people are constrained by persistent unemployment, continued gender inequality and limited access to education. Goal, our global youth development programme, combines sports with life skills and financial literacy training to empower adolescent girls. From 2006 to 2012, Goal reached more than 47,000 girls in six countries. In 2012, we piloted the inclusion of boys to promote engagement on gender equality.

Our performance

We have ongoing dialogue with our stakeholders including non-governmental organisations, industry bodies, governments, regulators and socially responsible investors.

Our sustainability performance is also evaluated by trade publications, ratings agencies and indices specialised in the socially responsible investment market.



In 2012, we were proud to be named Sustainable Global Bank of the Year by the Financial Times and the International Finance Corporation recognising our commitment to embedding sustainability across our business.



For the third year running, we were included in the Dow Jones Sustainability Index (DJSI) World Index and European Index. The DJSI evaluators noted our strong performance in stakeholder engagement, brand management, financial inclusion and climate change strategy.



We are listed in the FTSE4Good index, which has been designed to measure the performance of companies that meet globally recognised corporate responsibility standards.

CARBON DISCLOSURE PROJECT

We are a member of the Carbon Disclosure Project (CDP), which has recognised our achievements in managing our environmental impact. In 2012, we received a score in the top 10 per cent of FTSE 350 companies.

Contributing to sustainable economic growth

Sustainable finance

Number of employees trained in sustainable finance by business role

	2005	2006	2007	2008	2009	2010	2011	2012
Total number of employees	2995	1500	2122	2011	3302	3236	3422	3408
Completion rate for Origination and Client Coverage					92%	94%	88%	82%
Completion rate for Risk					96%	31%	37%	44%
Completion rate for Country Managers					52%	42%	42%	44%
Completion rate for Wholesale Banking Management Group					100%	100%	88%	67%

Equator Principles lending and advisory mandates

Lending Mandates	2005	2006	2007	2008	2009	2010	2011	2012
Cat A	5	5	8	5	3	12	5	3
	28%	25%	24%	18%	20%	46%	15%	15%
Cat B	10	12	22	19	10	13	26	17
	56%	60%	65%	68%	67%	50%	79%	85%
Cat C	3	3	4	4	2	1	2	0
	17%	15%	12%	14%	13%	4%	6%	0%
Total	18	20	34	28	15	26	33	20
	100%	100%	100%	100%	100%	100%	100%	100%
Advisory Mandates	2005	2006	2007	2008	2009	2010	2011	2012
Cat A	-	-	-	-	4	5	7	4
Cat B	-	-	-	-	0	2	5	3
Cat C	-	-	-	-	1	3	0	0
Total	-	-	-	-	5	10	12	7

2012 project finance lending and advisory mandates by region

	Asia	Africa	Middle East	Americas	Europe
Cat A	1	5	1	0	0
Cat B	11	5	1	2	1
Cat C	0	0	0	0	0
Total	12	10	2	2	1

The EP Categories are defined as below:

- Cat A: Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented
- Cat B: Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures
- Cat C: Projects with minimal or no social and environmental impacts

2012 project finance lending mandates by industrial sector

	Split between sectors	Bank share of project value USD million	Total project value USD million	Standard Chartered Bank %
Oil & Gas	5	785	11,290	7%
Power	3	196	1,480	13%
Mining	3	415	2,661	16%
Infrastructure	2	125	1,380	9%
Renewables	4	115	377	31%
Telecom	0	0	0	0%
Other	2	136	2,583	5%

Clean Technology Investments 2007-2012

	Deal Value (\$ million)	CER Tonnes/year ¹
Financing/Lending		
Wind	2,646	12,369,900
Geothermal	1,286	973,000
Hydro	891	19,796,000
Solar Power	1,788	1,286,700
Water	599	
Waste to Energy & Others	226	90,000
Principal Finance		
Wind	1275	
Geothermal	67	
Hydro	305	
Solar	68	
Waste to Energy & Others	125	
Water	142	
Total	9,419	
Total funds provided and supported		
2007	1,889	
2008	4,234	
2009	5,165	
2010	6,356	
2011	8,435 ²	
2012	9,419 ³	

¹ CER calculations only accounts for projects where capacity is known.

² The total of USDB.4 billion reflects a restatement of our transactions from October 2007 to the end of 2010 from USD4.98 billion to USD6.3 billion, following a review initiated in 2011. The restatement is largely due to the capture of additional deals not originally reported and a revised estimate of corporate lending transactions to reflect the actual credit limits provided to clients where previously only amounts outstanding at year end were captured.

³ In 2012, several previously reported transactions were recategorised between financing / lending and principal finance.

Contributing to sustainable economic growth continued

Access to finance

Microfinance

	2005	2006	2007	2008	2009	2010	2011	2012
Cumulative amount of loans extended (USD million)	24	70	170	385	540	755 ¹	850	970
Average MFI funding (USD million)	1	2	4	7	8	11	11	13
Individuals impacted ²	160k	470k	1.2m	2.6m	3.6m	5m	5.6m	6.4m
Number of MFIs ³	21	31	45	52	63	70	72	73

1 Updated 2010 cumulative lending figure

2 Based on an assumption of average loan size of USD150 in local currency

3 Cumulative data

Our sector lending 2012

	2012								Total \$million
	Asia Pacific				India \$million	Middle East & Other S Asia \$million	Africa \$million	Americas UK & Europe \$million	
	Hong Kong \$million	Singapore \$million	Korea \$million	Other Asia Pacific \$million					
Loans to individuals									
Mortgages	21,441	14,278	16,686	15,574	2,284	1,629	256	1,221	73,369
Other	6,843	10,038	6,936	7,017	806	2,902	1,152	2,696	38,390
Small and medium enterprises	3,040	3,251	4,965	6,570	2,100	887	302	2	21,117
Consumer Banking	31,324	27,567	28,587	29,161	5,190	5,418	1,710	3,919	132,876
Agriculture, forestry and fishing	54	806	4	469	13	261	785	2,079	4,471
Construction	374	484	487	570	629	1,183	259	659	4,645
Commerce	4,983	11,773	665	4,297	815	4,428	768	6,229	33,958
Electricity, gas and water	510	407	-	561	7	366	251	2,723	4,825
Financing, insurance and business services	2,702	2,184	52	4,514	378	2,295	455	10,149	22,729
Governments	50	790	651	765	2	319	47	630	3,254
Mining and quarrying	700	1,938	-	1,059	394	778	602	9,495	14,966
Manufacturing	6,018	3,845	4,182	9,348	2,864	2,893	2,208	8,941	40,299
Commercial real estate	3,524	2,296	1,354	1,445	1,270	1,082	64	540	11,575
Transport, storage and communication	2,400	3,330	194	1,074	447	965	809	5,411	14,630
Other	200	468	121	234	8	79	102	167	1,379
Wholesale Banking	21,515	28,321	7,710	24,336	6,827	14,672	6,327	47,023	156,731

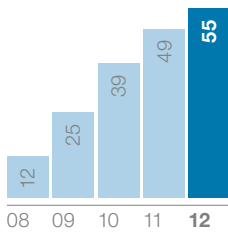
Being a responsible company

Responsible marketing and selling

Consumer Banking: Complaint metrics

	2008	2009	2010	2011	2012	2012 vs 2011
Complaints per 1000	1.44	0.83	0.53	0.45	0.41	Improved 9% vs 2011
First time resolution	45%	39%	51%	63%	72%	Improved 14% vs 2011
Overall satisfaction	66%	63%	67%	66%	71%	Improved 8% vs 2011
Complaint resolution turnaround time < 2 days	61%	59%	68%	76%	83%	Improved 9% vs 2011

Net Promoter Score (NPS)¹ Index



Aim

To increase customer satisfaction with our products and services and to become the bank that customers recommend.

Analysis

Our global NPS is up 6 points from 49 in 2011 to 55 in 2012.

NPS gauges customer support for the Consumer Banking products and services we provide. We ask our customers 'How likely are you to recommend Standard Chartered to a friend or colleague?' and apply a 10-point-scale where one is not likely at all and 10 is most likely. We then derive the NPS by subtracting the percentage of detractors (those who score one to five) from the percentage of promoters (those who score eight to 10). It operates on a scale from -100 (all detractors) to +100 (all promoters).

¹ 'Net Promoter Score' and 'NPS' are trademarks of Satmetrix Systems Inc., Bain & Company, and Fred Reichheld. Standard Chartered uses Bain methodology recalibrated for financial services to calculate NPS.

Source: Market Probe Customer Satisfaction Survey (20 markets on average each year). The survey uses interviews completed in 2012.

Financial crime prevention

	2009	2010	2011	2012
Number of staff completing anti-money laundering (AML) and sanctions eLearning	42,242	65,698	83,250	81,686
Number of staff completing anti-bribery and corruption eLearning			74,895	84,548
Countries with specialised systems to monitor transactions for money laundering	19	19	22	39
Alerts produced by Detica AML system	45,000 a month	More than 70,000 a month	More than 60,000 a month	More than 60,000 a month
Number of suspicious money laundering activity reports sent to the authorities	More than 10,000	More than 17,000	More than 17,000	More than 16,000
Staff able to access Detica system to check new customers against sanctioned lists	>16,000	19,672	19,233	18,065
Number of alerts reviewed as part of the sanctions list screening programme for payment messages	500,000 a month	494,430 a month	More than 600,000 a month	More than 700,000 a month

Being a responsible company continued

People and values

Based on employees and fixed term workers unless otherwise specified i.e. does not include non-employed workers.

Senior management = bands 1 to 3

Total headcount	2010	2011	2012
Global total	85,231	86,865	89,058
Growth	6,737	1,634	2,193
Growth percentage	8.6%	1.9%	2.5%
Business function	2010	2011	2012
Consumer Banking population	53,382	54,604	55,237
Wholesale Banking population	18,869	19,517	19,752
Shared support	12,980	12,744	14,069
Region	2010	2011	2012
Africa	8%	8%	9%
Americas	1%	1%	1%
North East Asia	28%	29%	29%
South Asia	25%	25%	24%
South East Asia	25%	25%	25%
Middle East and Pakistan	10%	10%	10%
Europe	3%	2%	2%
Number of countries	2010	2011	2012
Global	71	71	68
Employee attrition	2010	2011	2012
Attrition high potential bands 1 - 3 ¹	4.8%	3.7%	4.0%
Years of service²	2010	2011	2012
0-5 years	69%	67%	62%
6-10 years	14%	18%	22%
>10 years	17%	15%	16%
Diversity and Inclusion	2010	2011	2012
Nationality	2010	2011	2012
Africa	9%	9%	9%
Europe	3%	3%	4%
Latin America and The Caribbean	0%	0%	0%
Middle East and Pakistan	8%	7%	7%
North America	1%	1%	1%
North East Asia	26%	27%	28%
Oceania	1%	1%	1%
Others	5%	6%	3%
South Asia	28%	27%	27%
South East Asia	19%	19%	20%

Number of nationalities³	2010	2011	2012
Global	131	130	127
Senior management (bands 1 to 3) ⁴	47	46	54
Gender	2010	2011	2012
Percentage of female representation globally	45%	46%	47%
Percentage of female senior management (bands 1 to 3) ⁴	14%	15%	17%
Learning and development	2010	2011	2012
Percentage of employees receiving training	90%	95%	92%
Percentage of high potential employees receiving training	96%	99%	96%
Average training days per employee	4.4 days	3.7 days	3.3 days
Recruitment	2010	2011	2012
Number of graduates	353	412	465
International mobility	2010	2011	2012
Number of international moves	367	277	258
Number of employees on international assignment	735	693	599
Employee engagement	2010	2011	2012
Percentage of employee participation	96%	95%	95%
Engagement score (out of 5)	4.21	4.23	4.26
Performance management	2010	2011	2012
Percentage of employees appraised	99%	99%	99%
Percentage of employees reviewed against agreed objectives and values	91%	98%	100%
Shares	2010	2011	2012
Number of employees receiving discretionary share awards	4,865	4,577	5,080
Percentage of participation in Sharesave scheme	36%	31%	30%

1 In 2012, we restated the employee population for which we report attrition to include high potential employees bands 1-3.

2 Years of service categories revised in 2012.

3 Nationalities were recategorised in 2012 due to an internal regional adjustment.

4 In 2012, we revised the definition of senior management to include employee bands 1 to 3. In previous years, senior management was reported as employee bands 1 to 4. The data included in this report has been revised to reflect this change.

Being a responsible company continued

Environment

	2009		2010		2011		2012		Units
	GEMS	Total Footprint	GEMS	Total Footprint	GEMS	Total Footprint	GEMS	Total Footprint	
Number of offices reporting	90		112		137		199		
Net Internal Area of reporting offices covered	648,250		719,703		801,160		888,245		m ²
Full-time employees (FTE) covered	51,822	78,494	60,697	85,231	68,161	86,865	72,942	89,058	FTE

Energy consumption & GHG emissions

Total energy consumption	214	486	249	484	272	468	294	454	GWh/year
Total energy consumption/m ²	330	343	347	351	340	344	333	319	kWh/m ² /year
Total energy consumption/FTE	4,128		4,109		3,993		4,031		kWh/FTE/year
Scope 1 emissions (electricity generated on-site)	5,806	11,159	8,991	22,788	8,430	20,877	15,723	26,560	tonnes CO ₂ eq/year
Scope 2 emissions (Imported electricity)	125,384	253,627	139,163	251,355	144,333	232,612	151,575	229,122	tonnes CO ₂ eq/year
Total Scope 1 & 2 emissions	131,190	264,786	148,154	274,143	152,763	253,489	167,298	255,682	tonnes CO ₂ eq/year
Total Scope 1 & 2 emissions/FTE	2.53		2.44		2.24		2.29		tonnes CO ₂ eq/FTE/year
Air travel emissions	28,785	44,176	62,488	67,116	50,956	56,537	51,812	64,472	tonnes CO ₂ eq/year
Air travel emissions/FTE	0.60	0.60	0.70	0.70	0.57	0.57	0.65	0.65	tonnes CO ₂ eq/FTE/year
Total CO ₂ emissions	159,975	308,962	210,642	341,259	203,719	310,026	219,110	320,154	tonnes CO ₂ eq/year
Total CO ₂ emissions/FTE	3.09		3.47		2.99		3.00		tonnes CO ₂ eq/FTE/year

Paper

Total paper consumption	1.80	1.80	1.80	2.50	1.68	2.14	1.71	2.08	ktonnes/year
Total paper consumption/FTE	34.00	25.00	30.40	30.40	24.67	24.67	23.39	23.39	kg/FTE/year

Waste

Total solid waste	5.00	8.00	6.90	9.00	5.50	8.17	5.38	9.32	ktonnes/year
Total solid waste/FTE	96	109	113	109	81	94	74	105	kg/FTE/year
Percentage solid waste reused or recycled	25		25		25		36		%

Water

Total water consumption	986	1,936	935	1,709	978	1,896	868	1,868	ML/year
Total water consumption/FTE	19	26	14	22	14	22	12	21	m ³ /FTE/year
Total water consumption/m ²	1.52		1.00		1.22		1.08		kL/m ² /year

■ Data in this table has been restated from previous years' reports to reflect updates in the accuracy of consumption data

■ We collect direct data on Scope 1 and 2 emissions, water and paper from our GEMS properties. In 2012, GEMS were classified as properties over 10,000 sq ft. Results for the Total Footprint equate to all GEMS plus an extrapolation, producing figures for 100% of our portfolio.

■ Air travel emissions have been drawn from reliable data collected across 32 countries covering 80% of all employees, based on distance flown and flight class.

Investing in communities

Community programmes

Total (USD million)	2007	2008	2009	2010	2011	2012
Cash Contributions	18.2	30.4	20.3	19.4	17.8	21.4
Employee time (non-cash item)	2.8	7.2	8.5	14.3	20.0	25.0
Gifts In Kind (non-cash item) ¹	0.0	1.0	0.3	2.1	1.2	0.1
Management costs	3.4	4.8	3.5	4.7	4.6	5.8
Total (direct investment by the Group)	24.5	43.4	32.6	40.4	43.6	52.3
Leverage ²		5.1	5.7	7.0	10.8	10.5
Total (incl. leverage)³	24.5	48.5	38.3	47.4	54.4	62.8
Percentage of prior year operating profit (PYOP)	0.77	1.20	0.84	0.92	0.89	0.91

1 Gifts in Kind comprises all non-monetary donations

2 Leverage data relates to the proceeds from staff fundraising activity

3 Total figures subject to rounding

Awards and indices 2012

Sustainability awards highlights

Global

FT/IFC Sustainable Finance Awards 2012



Sustainable Global Bank of the Year

Beyond Sport Awards 2012



Corporate of the Year for Goal

Euromoney Islamic Finance Awards 2012

Best sukuk House

Football Business Awards 2012



Best CSR Scheme Award for The Perfect Match

GBC Health Business Action on Health Awards 2012



Community Investment: General for Seeing is Believing

The Asset Triple A Islamic Finance Awards 2012

Best Islamic Project Finance House

Regional and country

Aaj Tak Care Awards 2012

Best in Health Care for Seeing is Believing and WASHE in India

Asia Pacific Young Business Conference Awards 2012

CSR Leadership Award in Malaysia

Asia Responsible Entrepreneurship Awards 2012

Health Promotion in Southeast Asia for Seeing is Believing

Asian Confederation of Businesses, Outsourcing Leadership Awards 2012

Best CSR practices in Malaysia

The Asset Triple A Awards 2012

Best SME Bank in Vietnam, Hong Kong and Korea

The Banker Middle East Product Awards 2012

Best SME Internet Banking
Best SME Foreign Exchange Service

Blue Dart – Star News Global CSR Awards 2012

Best in Health care for Seeing is Believing in India

Capital Outstanding Enterprise Awards 2012

Outstanding SME Bank in Hong Kong

Ceylon Chamber of Commerce 2012

Best Corporate Citizen for Seeing is Believing in Sri Lanka

China Banking Association 2012



Best Practice of Social Responsibility Award
Best Public Welfare and Charity Contribution Award

Sustainability indices

China CFO's Most Trusted Banks Awards 2012

Best Cross-border Trade Settlement

CIO Asia Awards 2012

Winning Project – Smart Card in Thailand

Dubai Chamber Awards 2012

Dubai Chamber CSR Label
Mohammed Bin Rashid Al Maktoum Business

HM Government Payroll Giving Quality Mark Awards 2012

Payroll Giving Platinum Award in the UK

Hong Kong ICT Awards 2012

Certificate of Merit in Best Green ICT in Hong Kong

Korea Football League Awards 2012



K-LEAGUE

Appreciation Award for Contribution to
Youth Football Development

Taiwan Academy of Banking and Finance Awards 2012

HR Recognition in Taiwan
Elite Award in Taiwan

The Asian Banker Excellence in Retail Financial Services Awards 2012

Best Employee Engagement in Hong Kong

Carbon Disclosure Project

CARBON DISCLOSURE PROJECT

Dow Jones Sustainability Index (Member 2012/13)



FTSE4Good



FTSE4Good

GS Sustain 2012

